Purchased a phone and family plan and insurance from T-Mobile. The insurance was supposed to be so great as your phone would be replaced with no questions asked. Well my phone was stolen 3/23/04 and I reported to them within 15 minutes of the loss. They gave me the 800 # to call the insurance company. They advised me I would need to fill out a form which was emailed to me. I completed it immediate and returned. Then I received an acknowledgement advising it would be reviewed and they would let me know their decision. What decision - supposedly they would replace it with no questions asked. Well today is 4/1 and I still do not have a phone nor do they respond to my requests for an update/status. I run a small home-based business and my consumers are not happy when they have to leave messages on my home phone and not to mention those that only have my cell phone # to contact me. That is not the way I do business. Please advise what I can legally do to get action.

Thank you